

REG F FINANCIAL HIGHLIGHTS

(dollars in thousands except per share data; interim period ratios are annualized)

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Consolidated Balance Sheet					
Total Assets	\$ 28,414,642	\$ 28,596,653	\$ 28,976,544	\$ 29,628,249	\$ 28,356,266
Loans Held for Investment (LHI)	15,197,307	16,014,497	16,227,203	16,183,882	16,362,230
LHI, Mortgage Finance	4,090,033	4,060,570	5,098,812	4,429,489	3,978,328
Total LHI	19,287,340	20,075,067	21,326,015	20,613,371	20,340,558
Demand Deposits	9,618,081	9,500,583	9,429,352	9,352,883	7,328,276
Total Deposits	22,856,880	22,179,697	23,318,240	23,878,978	22,371,839
Stockholders' Equity	3,055,351	3,079,974	3,081,927	3,077,700	3,199,142
Consolidated Statement of Income					
Net Income	\$ 217,251	\$ 38,661	\$ 68,651	\$ 61,679	\$ 20,150
Diluted Earnings per Common Share	\$ 4.23	\$ 0.70	\$ 1.33	\$ 1.18	\$ 0.33
Credit Quality					
Allowance for Credit Losses on Loans	\$ 253,469	\$ 260,928	\$ 237,343	\$ 244,902	\$ 249,973
Provision for Credit Losses on Loans	33,855	27,369	(15,346)	16,500	18,908
Net Charge Offs	14,999	19,910	8,239	8,941	13,837
Non-Performing Assets	48,338	93,951	81,039	63,129	81,398
Total Provision for Credit Losses to Average LHI	0.70 %	0.60 %	0.14 %	0.34 %	0.37 %
Total Provision for Credit Losses to Average LHI, excluding Mortgage Finance	0.89 %	0.73 %	0.17 %	0.44 %	0.47 %
Total Allowance for Credit Losses to LHI	1.43 %	1.41 %	1.32 %	1.41 %	1.46 %
Total Allowance for Credit Losses to LHI, excluding Mortgage Finance	1.74 %	1.72 %	1.69 %	1.76 %	1.79 %
Texas Ratio ⁽¹⁾	1.47 %	2.91 %	2.44 %	2.04 %	2.93 %
Selected Financial Ratios					
Net Interest Margin	3.26 %	3.33 %	3.29 %	3.13 %	2.93 %
Return on Average Assets	2.80 %	0.53 %	0.95 %	0.81 %	0.27 %
Return on Average Common Equity	30.66 %	5.06 %	9.17 %	8.08 %	2.25 %
Efficiency Ratio ⁽²⁾	40.6 %	71.1 %	65.3 %	64.5 %	81.9 %
Tangible Common Equity to Total Tangible Assets ⁽³⁾	9.7 %	9.7 %	9.6 %	9.4 %	10.2 %
Common Equity Tier 1	13.0 %	12.4 %	12.2 %	12.7 %	12.6 %
Tier 1 Capital	14.7 %	14.0 %	13.7 %	14.3 %	14.2 %
Total Capital	17.7 %	16.9 %	16.4 %	17.1 %	17.1 %
Leverage	11.5 %	12.0 %	12.4 %	12.1 %	12.2 %
Long-Term Issuer Credit Ratings					
	S&P	Moody's			
Texas Capital Bancshares, Inc.	BBB-	Baa3			
Texas Capital Bank	BBB	Baa2			

(1) Non-performing assets plus loans 90+ days past due, divided by the stockholders' equity plus allowance for credit losses on loans less goodwill and intangibles.

(2) Non-interest expense divided by the sum of net interest income and non-interest income.

(3) Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by total assets, less goodwill and intangibles.